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From: John G. [mailto:your_johnny_angel@yahoo.com]

Sent: Friday, June 30, 2006 8:23 AM

To: Public Hearing

Subject: Bank of Wal-Mart

Dear Sheila Bair. I'm hoping that your new post at FDIC will be a successful and long career. I'm also hoping that your decisions regarding the proposed Bank of Wal-Mart will be after researching the long-term negative effects it would have on existing banking institutions just as the same company has had on the retail industry. As you well know I'm sure, there are untold thousands of retailers that were & are being put out of business by Wal-Mart's grip on the retail industry. The same is sure to occur if Wal-Mart can get it's grip on the banking industry. Whatever your decisions will be, I do hope they will be after much researching, reflection, thought and vision. Wishing you well. Sincerely, John G.